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ABSTRACT OF THE DISCLOSURE

A system and method for accessing and utilizing ancillary data with an electronic camera device includes a data source that stores various selectable ancillary data files such as image template files, text overlay files, image background files, and special program instruction files. The data source may be implemented in any effective manner, including as a service on an distributed computer network like the Internet, as a discrete electronic device such as a personal computer, or as a removable, non-volatile memory device such as a flash memory. The electronic camera device may then utilize an ancillary data module to access, select, and download the ancillary data files from the data source for subsequently combining with other captured image data to thereby produce new composite images.